

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: JOAN L. FOULK )  
 )  
WELLS FARGO BANK, N.A., )  
Creditor, )  
vs. ) CASE NO. 09B12015  
 ) JUDGE HON. D CALENDAR  
JOAN L. FOULK, )  
Debtor )  
 )

**RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE**

Now comes Wells Fargo Bank, N.A., by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

1. The Debtor is due for the November 2011 contractual payment and all those thereafter.
2. The following is an itemization of fees and costs due on the loan as of November 14, 2011.

a. Attorney's fees	\$250.00
b. Payments (12/11 - 1/12 @ \$2,509.09)	\$5,018.18
c. Late charges	\$360.92
d. Suspense	(\$2,477.98)
Total	\$3,151.12

If no challenge to foregoing is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice, Wells Fargo Bank, N.A. rights to collect these amounts will remain unaffected.

Respectfully Submitted,  
Wells Fargo Bank, N.A.

/s/Dana N. O'Brien  
Dana N. O'Brien  
ARDC#6256415

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